

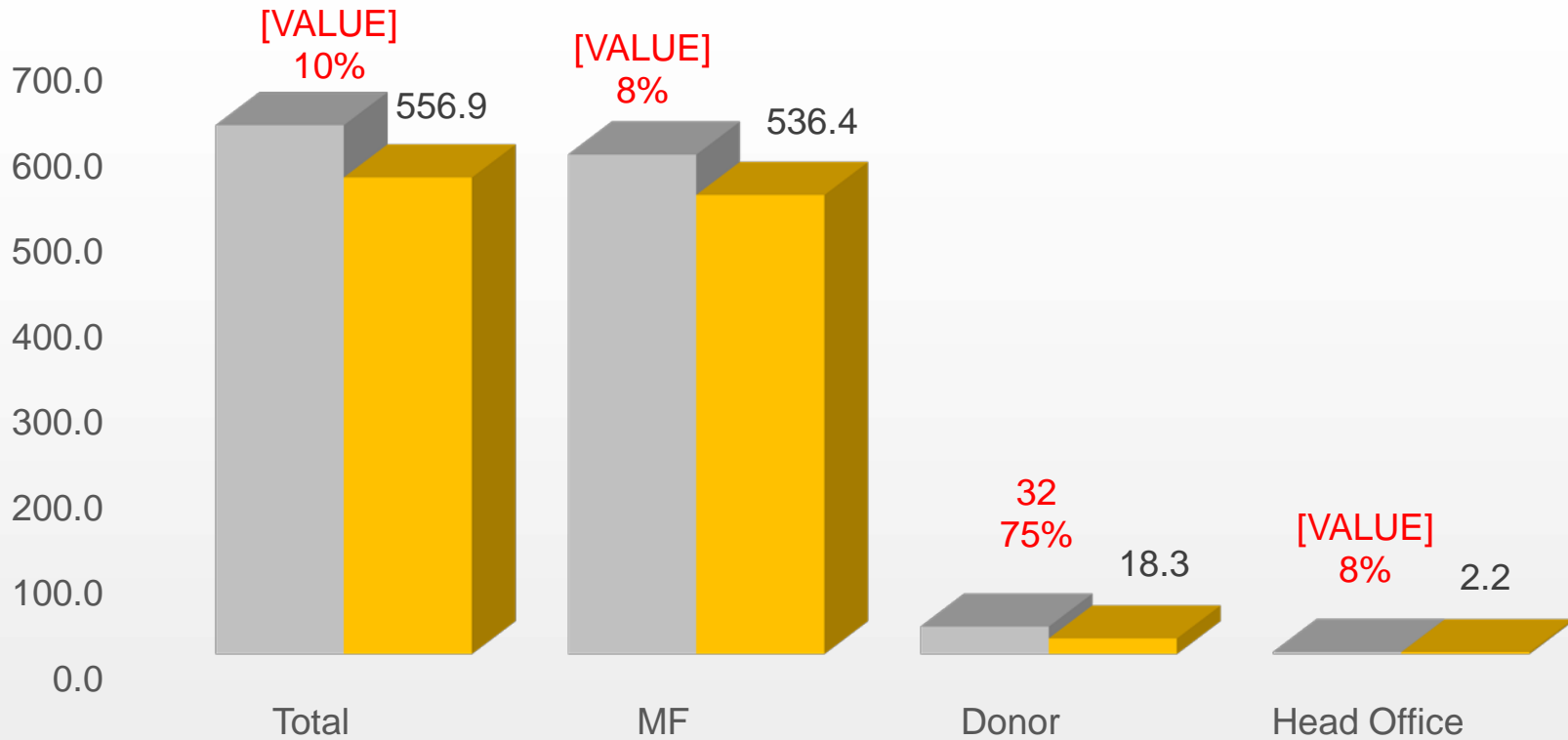


# COAST Plans and Budget 2019-20

BDT in Crore & USD in million

Exchange Rate : 1\$ = BDT83

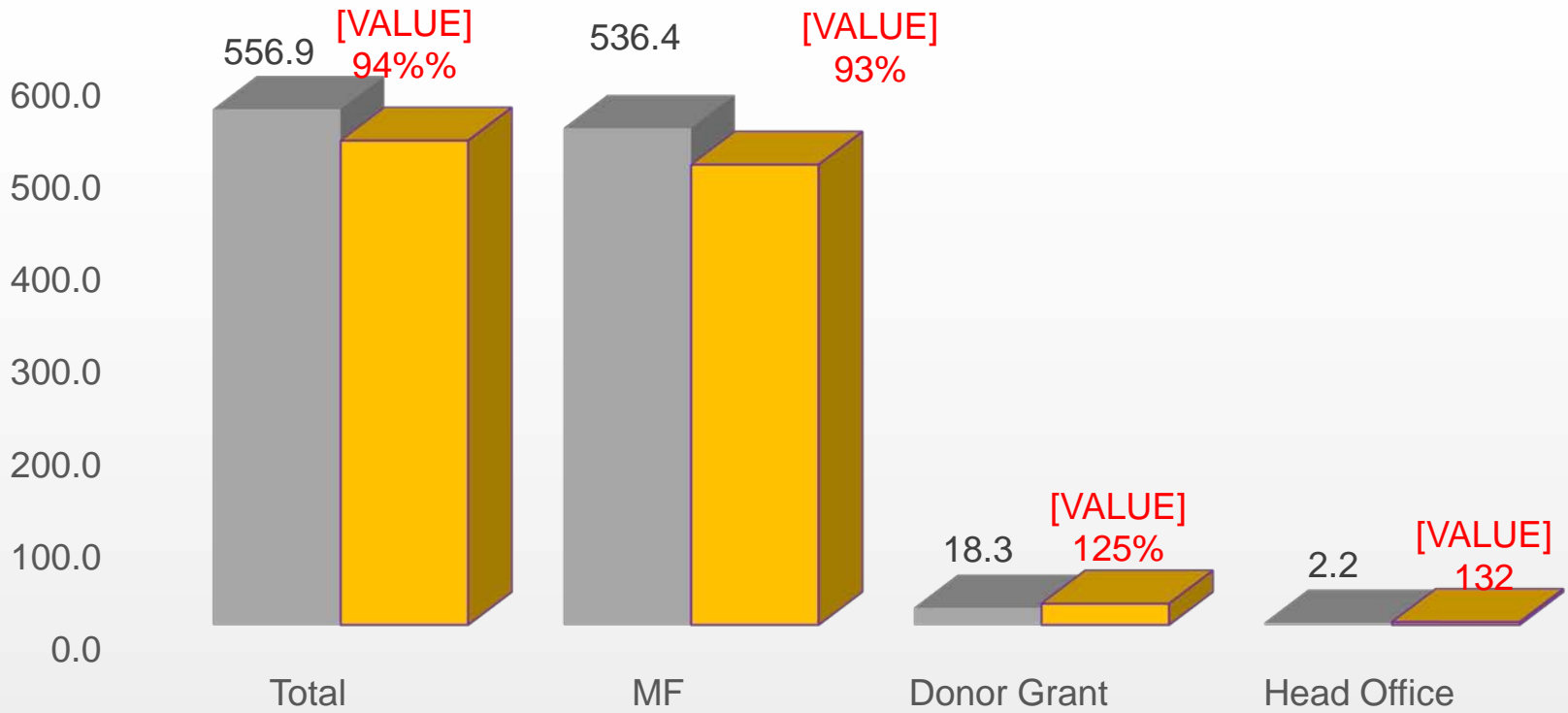
# Comparative Budget



2019-20 (\$ in million)	74.4	70.3	3.9	0.3
2018-19 (\$ in million)	67.1	64.6	2.2	0.3

■ 2019-20 ■ 2018-19

# Budget Variance 2018-19

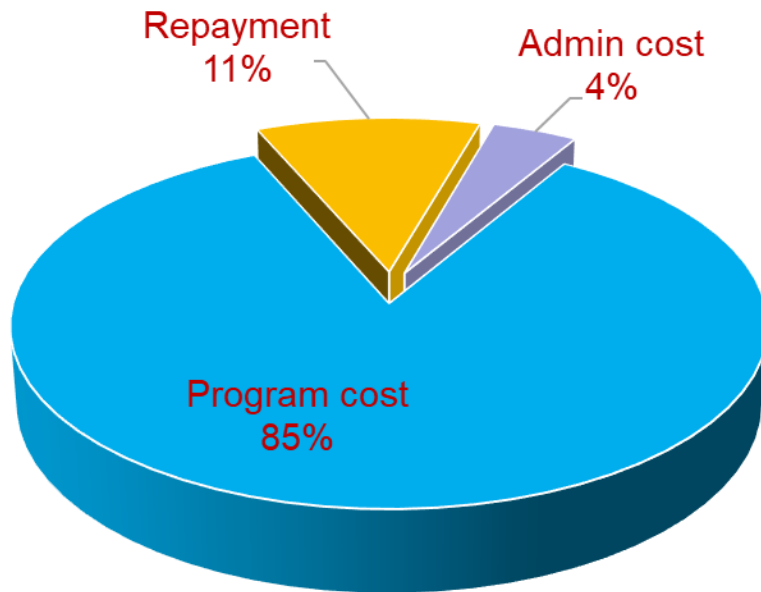


Budget (\$ in Million)	67.1	64.6	2.2	0.3
Achieved (\$ in Million)	63.0	59.9	2.8	0.4

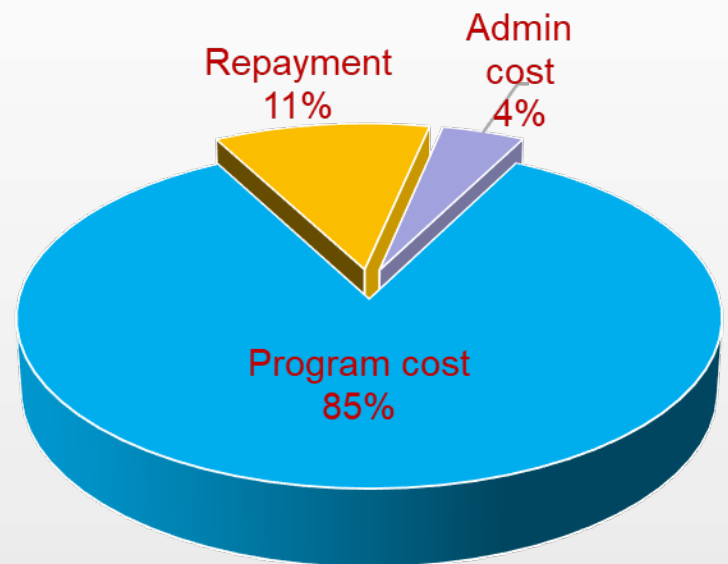
■ Budget ■ Achieved

# Budget Sharing

2019-20



2018-19



## **Program cost**

- **Support providing to beneficiaries directly**
- **Loan disbursement**
- **Salary & benefits (Field staff)**
- **Travel for field staff**

## **Admin cost**

- **Cost of fund**
- **Salary & benefits (HO)**
- **Loan Loss Provision**
- **Office rent**
- **Printing stationary**
- **Utilities**
- **Maintenance**
- **Logistics**

# Fund Flow & Source of Fund for 2019-20

Inflow	Amount	Outflow	Amount
Savings	12.98 (\$ 1.6m)	Loan disbursement	467.57 (\$56.0m)
Loan collection	418.38 (\$50.4m)	Repayment	68.09 (\$8.2m)
Surplus	8.1 (\$1.0m)	Capital expenditure	0.25 (\$0.03m)
Bank balance	4.12 (\$ 0.5m)		
<b>Total</b>	<b>443.58 (\$53.4m)</b>	<b>Total</b>	<b>540.62 (\$65.1m)</b>
Fund deficit	(540.62-443.58) = 97.00 (\$11.7m)		
Source of Fund	Amount	Planned Bank Loan	
PKSF	35 (\$4.2m)	Bank Name	Amount
Bank loan	35 (\$4.2m)	City Bank	5 (\$0.6m)
Total available fund	70 (\$8.4m)	BRAC	5 (\$0.6m)
New Bank loan (need)	27 (\$3.3m)	Midland	5 (\$0.6m)
		Meghna	5 (\$0.6m)
		Mercantile Bank	7 (\$0.8m)
<b>Total</b>	<b>97 (\$11.7m)</b>	<b>Total</b>	<b>27 (\$3.3m)</b>

# Achievements of Microfinance Program

SL	Particulars	2018-19 (Population )
1	Benefitted through Loan disbursement	99,569 families (BDT 382.66 crore) 497,845 population
2	Job created by Micro Entrepreneurship	10,172
3	Upgraded Ultra poor to Moderate poor	5,440
4	Increased income of 25%	68,627
5	Provided financial literacy	106,608
6	Developed enterprise	20,340
7	Provided Agriculture, Livestock and Fisheries Technical support and their income increased 30%	178,825
8	Provided Health support in outreach areas	3,525
9	Provided development lessons on primary health, education, DRR and other livelihood issues	106,608
<b>Total</b>		<b>712,557</b>

# Achievements of Development Projects

SL	Project name	Major results	
		Improvement areas	Total population
01	School Feeding Program (SFP) in Poverty Prone areas	Improve Food Security of students with enrolment increased (95%)	29,119 Students 145,495 population
02	Integrated Ending Child Marriage (IECM)	Child marriage stopped.  Adolescents aware on social harmful effects, empowered and involved with family income	262 children 1,310 population  34,422 adolescents 172,110 population
03	ECOFISH Project	Fishers women involved with alternative IGA. 20% of their income increased	37,505
04	ENRICH	Capacity increased of ultra-poor families towards elimination of their poverty	179,210
05	Ujjibbito	Uplifted from ultra-poverty to moderate level of poverty	43,775
06	Socio Economic Empowerment with Dignity and Sustainability (SEEDS)	Improved for social, educational & economic facilities.	17,500
07	Torun Alo	College/School going Youth sensitized on push and pull factors of radicalization	6000 Youths
<b>Total</b>			<b>347,793</b>



# Major Achievements in FDMN Response:

Particulars	Achievement (Population)
Provided Primary Health Care Support	20,500
Provided Maternal Health Care support	35,659
Provided Mental Health Psychosocial Support (MHPSS)	12,540
Provided Mental Refreshment and Skill Development Training	9,960 Adolescents
Sessions for protection of Gender Based Violence (GBV)	18,810 sessions (covered 2.70 lakh Rohingya)
Sessions on protective environment	34,160 Adolescents 170,800 population
Hygiene promotion	21,240
Distribution of NFIs	18,375
Providing Competency based Education	8,400 Adolescents 42,000 population
Total	430,834

# Strategic Plan 2016-2020

## Program Strategies

- Sustainability of core program based on a micro finance with RBA
- Partnership with private sector for entrepreneurship development and own organizational social enterprise
- Integration of CITEP / climate adaptation to enhance income capacity of the member participants
- Building People's Organization as Alternative Power Structure and Participatory Management
- Develop a Sustainable Disaster Response Fund
- Campaign and advocacy to facilitate coastal livelihood security especially of fisherman
- Campaign and advocacy to facilitate pro poor policy especially for climate, economic and tax justice.
- Expansion also to the growth centre areas for the balancing hard to reach areas.

# Strategic Plan 2016-2020

## Management Strategies

- **Building long term committed senior level**
- **Development of simple but integrated and effective human resource development approach.**
- **Simple but effective program quality monitoring and finance monitoring system**
- **Promoting strong pro people corporate identity among community and all other level especially in respect of governance.**
- **Diversify organizational income on sustainable basis.**

# Achievements of Strategies

- **Sustainable core program based on a micro finance with RBA**
- **Integrated of CITEP / climate adaptation to enhance income capacity of the member participants**
- **Created Sustainable Disaster Response Fund**
- **Developed long term committed senior level human resource**
- **Development of simple but integrated and effective human resource development approach.**

# Strategies not achieved

- **Building People's Organization as Alternative Power Structure and Participatory Management to the mark.**
- **Expanded the growth centre areas for the balancing hard to reach areas**
- **100% Health coverage to the micro finance families**

# Next Year Strategy

- **Partnership with private sector for entrepreneurship development and own organizational social enterprise**
- **Strengthen People's Organization as Alternative Power Structure and Participatory Management**
- **Campaign on climate justice, importance for the protection to the coastal people, fisherman and climate migrants**
- **Full operational sustainability in core program, with expansion of health facilities**
- **Emphasizing on overdue realization**
- **To establish the community radio station in Cox's Bazar,**
- **To purchase land in Cox's Bazar, Monpura and Sakucia,**
- **To complete the Bhola and Cox's Bazar training centers.**

# Lessons learnt/Challenges

- **Overdue increased 1.44% (2017-18 was 3.92% and 2018-19 was 5.36%)**
- **Some financial irregularities have been continuing by some staff (In 2017-18 was 46% staff and in 2018-19 was 41% staff)**

Thanks